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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10043247
Filing Date	2002-01-14
First Named Inventor	David Lee Garrison
Art Unit	3693
Examiner Name	Kirsten Sachwitz Apple
Attorney Docket Number	23952-0045

**U.S.PATENTS**

Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	4774664		1988-09-27	Campbell et al.	
	2	4908850		1990-03-13	Masson et al.	
	3	4947028		1990-08-07	Gorog	
	4	5153907		1992-10-06	Pugh et al.	
	5	5197094		1993-03-23	Tillery et al.	
	6	5208593		1993-05-04	Tong et al.	
	7	6119104		2000-09-12	Brumbelow et al.	
	8	5298731		1994-03-29	Ett	

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9	5432326		1995-07-11	Noblett, Jr. et al.	
10	5819291		1998-10-06	Haimowitz et al.	
11	5707286		1998-01-13	Carlson	
12	5649117		1997-07-15	Landry	
13	6026385		2000-02-15	Harvey et al.	
14	6438527		2002-08-20	Powar	
15	5826245		1998-10-20	Sandberg-Diment	
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	20	5740549		1998-04-14	Reilly et al.	
	21	5754938		1998-05-19	Herz et al.	
	22	5826165		1998-10-20	Echeita et al.	
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	25	5915243		1999-06-22	Smolen	
	26	5933811		1999-08-03	Angles et al.	
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	28	5978780		1999-11-02	Watson	
	29	6029150		2000-02-22	Kravitz	
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31	6070150		2000-05-30	Remington et al.	
32	6119106		2000-09-12	Mersky et al.	
33	6327577		2001-12-04	Garrison et al.	

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**U.S.PATENT APPLICATION PUBLICATIONS**

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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**FOREIGN PATENT DOCUMENTS**

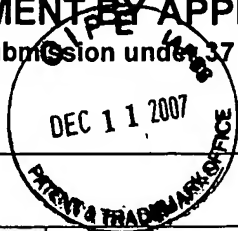
Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	780807	EP		1997-06-25	Pitney Bowes Inc.		<input type="checkbox"/>
	2	782108	EP		1996-12-19	Pitney Bowes Inc.		<input type="checkbox"/>
	3	63268086	JP		1988-04-11	Toyo Comm. Equipment Co. Ltd.	Abstract	<input checked="" type="checkbox"/>

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**NON-PATENT LITERATURE DOCUMENTS**

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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T5
	1	Anonymous, "Industry Protests Curb US Routing Number Reforms," Cash Management News, July/Aug. 1994, n101, pgs. 1-2.	<input type="checkbox"/>
	2	Bruce Zagaris and Scott B. MacDonald, "Money Laundering, Financial Fraud, and Technology: The Perils of an Instantaneous Economy," The George Washington Journal of International Law and Economics, Washington: 1992, Vol. 26m Iss. 1: pages 1-32.	<input type="checkbox"/>
	3	"11-digit Zip Code Causes Concern," March 1993, Direct, p.16.	<input type="checkbox"/>
	4	Pavely, Richard W., "Automation brings changes to USPS," Jan. 1993, Office, v117n1, p:42.	<input type="checkbox"/>
	5	"History of the U.S. Postal Service: 1775-1993," Downloaded from Internet. <URL: www.usps.com/history/history/his3_5.htm> [retrieved on 07-30-2002].	<input type="checkbox"/>
	6	"1995 Software Guide: Conveying the message faster, more efficiently," Direct Marketing [Downloaded from PROQUEST]. Vol. 58, No. 2, June 1995, p.46-[printed pages 1-10].	<input type="checkbox"/>
	7	"Postalsoft Inc., Delivers Address-Correction Tool," American Banker [Downloaded from PROQUEST]. Vol. 159, no. 88, May 9, 1994, p.16A-[printed pages 1-2].	<input type="checkbox"/>
	8	Notess, Greg et al., "On The Nets: Internet Ready Reference Resources," [Downloaded from PROQUEST]. Vol. 19, no. 2, April/May 1996, pp. 88-91.	<input type="checkbox"/>
	9	Rose, Matthew; Castellano, Brenda; Di Bella, Lori; Direct Marketing software guide. (Guide for software packages for marketing) June 1989, direct Marketing, vv52, n2, p.53(23)	<input type="checkbox"/>
	10	"SSN Verifier Another Step Toward Stemming Fraud," Item Processing Report, The Gale Group, v5, n6, March 31, 1994.	<input type="checkbox"/>

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11	"The Card Industry Cools Its Heels Waiting For a Fraud-Busting Code," Credit Card News, The Gale Group, v5, n26, May 1, 1993.	<input type="checkbox"/>
12	Declaration of Mary Elizabeth Lawson (3 pages).	<input type="checkbox"/>
13	Disclosure Under 37 C.F.R. 1.56 (4 pages).	<input type="checkbox"/>

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**EXAMINER SIGNATURE**

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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**CERTIFICATION STATEMENT**

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

**OR**

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

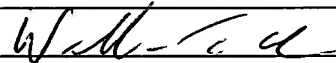
☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date (YYYY-MM-DD)	2007-12-07
Name/Print	William T. Cook	Registration Number	58,072

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